

Straightening Canara Bank's Path To Green Banking Practice - A Case Study

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ABSTRACT

Purpose: The paper examines the implementation of green banking in India, focusing specially on Canara Bank Ltd., a top “A” class scheduled commercial bank. The report delves into the banks’ green banking initiatives and their difficulties in achieving its objectives. Canara Bank Ltd., offers a variety of goods and services tailored to its clients’ personal and business needs. Canara Bank Ltd., one of India’s financial services providers, has multiple locations across the country.

Methodology: this case study examines Canara Bank’s green banking adoption, utilizing secondary sources and a descriptive approach. Data will be collected through a literature review, document analysis, and media sources, with qualitative content and disciplinary analysis.

Findings: Banks in both the public and private sectors have made the required reductions in carbon emissions. In addition to offering green goods and services to all of its clients, the bank is also becoming more environmentally conscious. The majority of Indian banks have demonstrated their ability to preserve environmental balance and achieve sustainable development through their activities and provision of green products and services.

Originality/Value: The study makes an effort to investigate Canara Bank's initiatives and green banking practices in India using data from secondary sources.

KEYWORDS

Green Banking, Eco –friendly, Elements of Green banking, Trends in Green Banking.

Introduction

The banking sector plays a major role in the expansion of the economy and in fostering environmentally friendly financing and sustainable environmental practices. It also plays a significant role in financial and economic growth. A larger role for banks in this model Promoting environmentally friendly behaviours that can lessen the

carbon footprint that a bank's daily activities leave behind is known as "green banking" (Dhamija et al., 2018). This means that banks should use technology and automation in creative and responsible ways. They ought to lessen their carbon footprint by utilizing renewable energy sources. (Herath et al., 2019). That's not all, though. To promote lending to green projects, institutions that take environmental responsibility into account when making decisions, and companies that care about the environment. The Green Initiative was started in India, primarily under the direction of the State Bank of India. It is essential that central banks take the lead in developing and implementing green banking (Ibe-enwo et al., 2019).

A "Green Banking " takes into account all social and environmental factors when conducting business. These banks have the same environmental protection goals as any other bank (Bukhari et al., 2019). Green banking aims to reduce the carbon footprint associated with financial activities by promoting environmentally conscious behaviour. Online banking is given priority over traditional branch banking under several policies. encouraging online bill payment. making certain that financing are given for projects that will benefit the environment. encouraging the use of solar energy to power its branches in order to reduce the need for electricity, among other things. Another component of a green banking initiative that banks and clients undertake to safeguard the environment is paper conservation (Bukhari et al., 2020). [5]).

1. Objectives

- (1) To analyse the participation of the Canara Bank in the green projects and activities
- (2) To identifying the emerging trends of green banking in India.
- (3) To evaluating the key elements of the green banking.
- (4) To conduct a SWOT analysis of the green banking activities undertaken by Canara Bank.

2. Scope and Methodology

This case study focuses on Canara Bank's adoption of green banking, using secondary sources like books, journals, articles, newspapers, and websites. It uses a descriptive approach to understand motivations, assess impacts, and provide actionable recommendations. Data will be collected through literature review, document analysis, and media sources, with qualitative content and thematic analysis. Ethical considerations are ensured.

3. Literature Review

Table 1: Publications related to green banking practices by various authors [9-19]

S.No.	Theory	Focus	Reference
1	Role of commercial banks	This article explains the connections between effort, social competition, ecological concerns, and performance expectations. This article looks at central bank laws and bankers' perceptions.	Karyani et al. (2020)
2	Customers' Perception and Willingness	This essay investigates customer perspectives and the implementation of the green banking concept.	Burhanudin et al. (2021)
3	Mediating Effect	The environmental performance of banks is recognized, as are the initiatives they have implemented. This article also looks at green finance's mediation function.	Chen et al. (2022)
4	Role of Central Bank	Explains the factors that have an impact on people's and organizations' adoption of green banking practices and looks at the connections between these two characteristics.	Zhang et al. (2022)
5	Green Banking Practices	When banks turn down projects that don't consider environmental friendliness, customers feel bad. Banks need to advertise if they want to avoid losing a lot of customers.	Aubhi et al. (2016)
6	Effect and Financing	The impact of applying diverse green banking	Biswas & Debasish

	of Projects	practices on the environment is identified, as are the numerous sources of green finance that commercial banks have access to.	(2016)
7	Environmental Management	Describes the stages of green banking, the steps taken, their advantages, and the future prospects for India. Regulations pertaining to sustainability, ecological preservation, and organizations are also covered in this conversation.	Khan et al. (2016)
8	Green Banking best practices	The following list includes the several green banking techniques that can be used at any point. Additionally, the strategies that regulatory agencies use as instruments are described.	Trehan & Ruchi (2015)
9	Foreign and Public Ownership	The impact of implementing green banking practices on bank performance is investigated, with public and foreign ownership acting as moderators.	Meena & Ravi (2013)

4. Result and Discussion

4.1 Participation of the Canara Bank in the Green Projects and Activities:

One of the well-known public sector banks in India is Canara Bank. Its main office is in Bangalore, Karnataka, where it was founded in 1906. A comprehensive range of financial services, such as corporate and retail banking, loans, investments, and other banking products, are provided by Canara Bank.

Canara Bank had started a number of green and sustainable banking initiatives to support environmental sustainability.

- (1) **Financing Renewable Energy Projects:** Canara Bank has taken a leading role in providing funding for solar and wind energy projects. These initiatives support the production of clean energy and lower greenhouse gas emissions (Prabhu, G. N., 2021).
- (2) **Green Banking Products:** The bank provides a range of green banking products, such as green home loans, which give clients financial rewards for making investments in ecologically and energy-conscious houses.
- (3) **Encouragement of Energy Efficiency:** Canara Bank advocates for its clients to implement energy-saving measures in both their personal and professional life. They offer monetary assistance to people and companies who want to use energy-efficient technologies (Ganesan et al., 2016).
- (4) **CSR Activities:** Canara Bank engages in a range of Corporate Social Responsibility (CSR) initiatives, including environmental sustainability initiatives, with a portion of its profits going toward these efforts. They back projects including reforestation, resource conservation, and environmental education campaigns.
- (5) **Green Initiatives in Branches:** The bank has made efforts to operate in a more environmentally friendly manner. This entails putting energy-saving techniques into place in branches and utilizing digital initiatives to cut down on paper usage (Aithal, P. S., & Kumar, P. M., 2015).
- (6) **Sustainable Finance Practices:** Canara Bank follows sustainable finance practices by taking social and environmental concerns into account when determining which loans to make. This supports its borrowers' adoption of ethical and sustainable business practices (Sudhalakshmi et al., 2014).

4.2 Analysing the emerging trends of Green Banking in India :

Understanding the changing landscape of environmentally conscious and sustainable banking practices requires an analysis of the new developments in green banking in India. Here are some new trends and advancements in green finance in India

- (1) **Financing for Renewable Energy:** One notable trend in recent years has been the funding of renewable energy projects, like wind and solar power. Banks are lending money and provide other forms of financial assistance to companies and individuals operating in the renewable energy industry more and more (Bihari et al., 2015).
- (2) **Green Bonds:** Indian banks have demonstrated a greater desire to issue these bonds. Fundraising for environmentally friendly projects and initiatives is done through these bonds. An increasing number of people are using green bonds to raise money for environmentally friendly projects.
- (3) **Energy Efficiency Financing:** To promote energy-efficient practices and technologies in homes and companies, banks are now providing loans and other financial instruments. Loans for energy-efficient equipment and behaviors are among them (Cholasseri & Shakkeela, 2016).
- (4) **Carbon Credit Financing:** In an effort to encourage companies to lessen their carbon impact, several banks are looking at using carbon credits as collateral for loans.
- (5) **Sustainable Agriculture Finance:** Banks are starting to pay attention to organic farming, sustainable agriculture methods, and agri-environmental projects. They provide financing instruments to encourage farming and agriculture that respects the environment (Ramanaiah, G., 2018).
- (6) **Integration of Environment, Social, and Governance (ESG):** Banks are taking into account more and more ESG aspects when making lending and investing choices. ESG integration facilitates the evaluation of projects' and companies' social and environmental effects.
- (7) **Digitalization and Paperless Banking:** The shift to digital banking encourages environmental friendliness and minimizes the use of paper. The environmental impact of banking activities is being minimized through the utilization of mobile apps and digital banking services.
- (8) **Green Certification for Borrowers:** To make sure their projects or enterprises adhere to strict environmental requirements, banks are increasingly demanding borrowers to obtain green certifications (Giridhar & Sudhakar, 2017).
- (9) **Collaborations and Partnerships:** To promote sustainable banking practices and exchange best practices, banks are partnering with international organizations, governmental entities, and environmental organizations.
- (10) **Awareness and Education:** Through a variety of campaigns and educational initiatives, banks actively participate in bringing attention to environmental challenges and the significance of sustainable banking.
- (11) **Regulatory Support:** Green banking is receiving more and more support from the Indian regulatory framework. Banks are being encouraged to implement green practices by regulatory agencies through incentives and standards (Naidu et al., 2015).
- (12) **Sustainable Supply Chain Finance:** Banks are pushing suppliers and contractors to use eco-friendly practices by extending their sustainability programs to their supply chains.

4.3 Evaluating the key elements of the Green Banking :

Sustainable banking, sometimes known as "green banking," is a rapidly expanding movement in the financial industry that represents a global shift toward socially and environmentally conscious practices.

4.3.1 Key elements of Green Banking:

- A. **Environmental Responsibilities:** The goal of green banking is to reduce the negative effects that lending, investing, and banking activities have on the environment. This entails cutting back on carbon emissions, protecting the environment, and funding green initiatives.
- B. **Social Responsibility:** Green banking takes social and ethical issues into account in addition to environmental ones. It entails encouraging fair and inclusive growth, financial inclusion, and backing for initiatives that benefit nearby communities (Tara et al., 2015).
- C. **Economic Viability:** Sustainable banking makes financial sense in addition to being morally right. In addition to lowering risks and attracting socially conscious investors and customers, banks may assure long-term profitability by funding green projects and implementing sustainable procedures.

4.4 Drivers of Green Banking:

- A. **Regulatory Mandates:** Strict environmental and social restrictions are being used by governments and regulatory agencies in numerous nations to enforce green banking. These regulations, which banks must follow, encourage the implementation of sustainable practices (Rifat et al., 2016).
- B. **Customer Demand:** There is a growing need for green banking services as customers grow more ecologically sensitive. Green loans, ethical fund investments, and sustainable savings accounts are among the environmentally conscious solutions that people are looking for.
- C. **Risk Mitigation:** Banks understand that social and environmental issues can have a big influence on their investments. Lenders can prevent losses from unsustainable practices by integrating risk assessments into their lending choices (Katti et al., 2016).
- D. **International accords:** Nations and organizations are being compelled to adopt proactive measures toward sustainability by means of international accords like the United Nations Sustainable Development Goals and the Paris Agreement on climate change. Banks are demonstrating their commitment by aligning with these goals.

4.5 Emerging development in Green Banking :

Numerous factors, such as heightened public knowledge of environmental issues, evolving regulations, customer desire for ethical banking, and the realization of sustainability's long-term financial benefits, are driving this movement. We will go into greater detail about the green banking movement here:

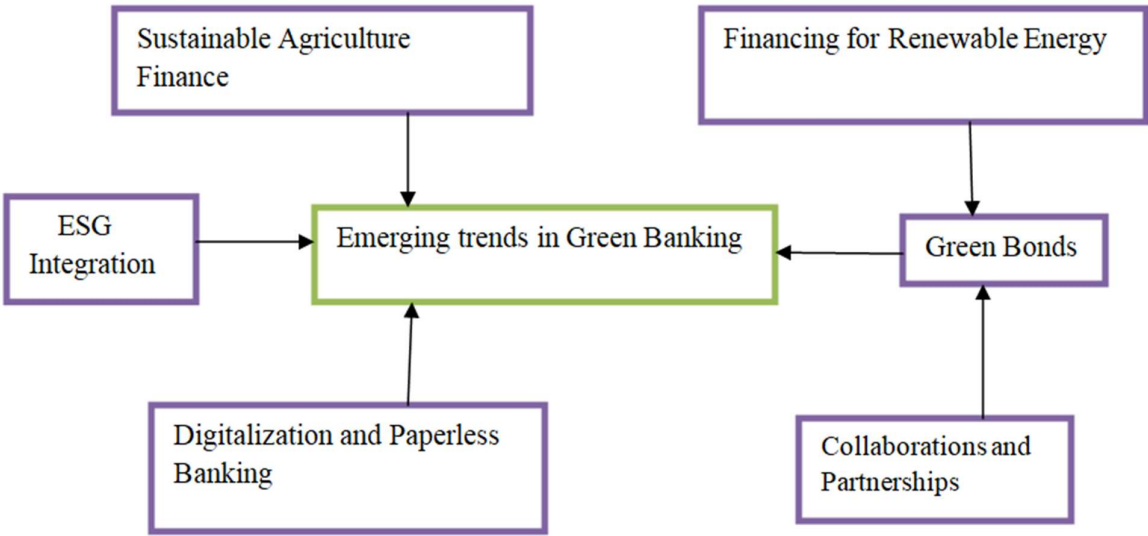


Figure: 1 Emerging development in green banking

Author’s Source

4.5.1 Green banking initiatives offered by Canara Bank :

The eco-friendly programs provided by Canara Bank. To help with environmental conservation, numerous banks all around the world have been putting various green and sustainable programs into practice. Canara Bank, a notable financial organization, have also implemented these kinds of programs.

Table: 2 Showing Green initiatives offered by Canara Bank

Environmentally Friendly Practices	Banks can incorporate environmentally friendly practices into their daily operations by cutting back on paper use, making the most use of energy, and putting waste management strategies in place.
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Green Financing	This entails lending money to initiatives and companies that responsibly manage the environment. This can involve providing funds for initiatives involving renewable energy, energy-saving devices, and sustainable agriculture.
Socially Responsible Investing	When making investment decisions, banks have the option to take environmental, social, and governance (ESG) factors into account. This entails evaluating investments' sustainability and ethical implications to make sure they support social and environmental objectives.
Customer Education	To educate and raise awareness among their clientele about sustainable financial practices, banks may run awareness and education campaigns. This can be providing information on eco-friendly investing possibilities or encouraging electronic banking to cut down on paper usage.
Green Products and Services	Financial products that enhance environmental sustainability may be created and promoted by banks. This could be credit cards that reward eco-friendly decisions, savings accounts, or green loans.

Canara Bank has many more services such as an automatic passbook printing machine, and a Cheque deposit machine, the bank provides point-of-sale (swiping machine) services for bank merchants, and UPI QR codes are provided for business account holders to accept payments.

4.6 SWOT Analysis of the Green Banking activities undertaken by Canara Bank :

A SWOT analysis is a strategic planning method that assesses an organisation's or a specific project's strengths, weakness, opportunities and threats. The SWOT analysis of Carana Bank's green banking initiatives is as follows:

4.6.1 Strength:

- A. Government Support:** Canara Bank gains from policies and programs that encourage environmentally friendly and sustainable banking practices in India, which creates a welcoming regulatory atmosphere.
- B. Reputation:** As a seasoned and respected player in the banking industry, Canara Bank is able to draw clients and investors who support environmentally friendly and sustainable projects.
- C. Financial Resources:** The bank possesses the financial capacity to finance a range of environmentally-friendly projects and endeavors, encompassing the financing of energy-efficient and renewable energy projects (Bihari, S. C., 2010).
- D. knowledge:** Canara Bank can efficiently create and implement green banking products and services because of its experience and knowledge in the banking industry.

4.6.2 Weakness:

- A. Awareness and Outreach:** In order to inform stakeholders and customers about its green banking activities, Canara Bank may need to enhance its outreach and awareness **programs. These services might not be well known to many individuals.**
- B. Operational Challenges:** Incorporating green practices into one's own operations might present difficulties, especially in large, established organizations where reducing paper waste and attaining energy efficiency are priorities (Ahuja & Neyati, 2015).
- C. Limited Product Portfolio:** In comparison to other banks, the bank's selection of green banking products may be less, which could restrict consumer options.

4.6.3 Opportunities:

- A. **Growing Demand:** In India, there is a growing need for sustainable and eco-friendly banking services and products. Canara Bank can benefit from this trend by increasing the range of green products it offers.
- B. **Market Growth:** The markets for sustainability and renewable energy are predicted to expand rapidly, providing the bank with chances to expand the amount of money it lends for these kinds of projects (Sahoo et al., 2016).
- C. **Regulatory Support:** Green banking can thrive in an atmosphere that is favorable to it, with possible incentives for growth, if government and regulatory organizations continue to support it.
- D. **Partnerships:** To further its green activities, Canara Bank may look into joint ventures with NGOs, industry partners, and environmental organizations.

4.6.4 Threats :

- A. **Competition :** In the field of green banking, there is competition from other banks and financial institutions. Innovation is what Canara Bank needs to keep it competitive.
- B. **Economic Volatility:** The bank's loan portfolio as well as the profitability of green initiatives might be impacted by shifts in the economy and in market circumstances.
- C. **Regulatory Shifts:** The bank's green banking activities and the financial success of green projects may be impacted by modifications to environmental laws and policies (Katyal & Nagpal, 2014).

5. Findings

- (1) It is critical to prioritize raising awareness among middle-aged and older individuals.
- (2) Most Indian banks have made the initiative to provide environmentally friendly goods and services to all of their customers and to be more conscious of environmental issues.
- (3) Banks' attempts to offer eco-friendly products and services have shown that they can support environmental equilibrium and sustainable development.
- (4) The program is recognized for its ability to enhance the environment by motivating participants to embrace eco-friendly practices and buy sustainable products.
- (5) In order to follow environmentally friendly business practices that will benefit future generations, green banks should establish and put into effect environmental criteria for funding.
- (6) Both public and private banks have cut their carbon emissions to the necessary levels.

6. Suggestions

In order to advance environmental responsibility, sustainability, and a low-carbon economy, green banking in India must be strengthened. The following suggestion can be performed to improve green banking in the nation.

- (1) **Regulatory Support:** Create and implement thorough, lucid legislation that penalize ecologically damaging behaviours and encourage green banking operations. To encourage banks to sponsor green projects and investments, tax incentives and subsidies should be created.
- (2) **Green Banking rules:** Create and maintain precise rules for green banking that offer detailed guidance on how banks can integrate ecologically friendly practices into their daily operations.
- (3) **Capacity Building:** Invest in educational and training initiatives to give bank employees a deeper understanding of green finance, environmental risk assessment, and sustainable banking methods.
- (4) **Cooperation:** To promote the development of green banking, foster alliances and cooperative efforts among banks, environmental groups, governmental organizations, and international organizations in order to exchange information and resources.
- (5) **Green Products and Services:** Provide an extensive array of green banking products, including green credit cards, green loans, and green mortgages, that are customized to fulfil the unique requirements of companies, organizations, and sectors involved in eco-friendly endeavours.
- (6) **Environmental Risk Assessment:** To guarantee that projects are both socially and environmentally responsible, require in-depth environmental impact evaluations for all loans and investments.

- (7) **Disclosure and Reporting:** Make it mandatory for banks to reveal, in their yearly reports and financial statements, their environmental and social performance as well as their adherence to green banking principles.
- (8) **Financing Green Projects:** Encourage the funding of energy-efficient technology, sustainable agriculture, renewable energy projects, and other green projects that lower carbon emissions and advance sustainable development. Encourage banks to provide businesses and projects with recognized green certifications—like LEED (Leadership in Energy and Environmental Design) or other pertinent certifications—preferential treatment.
- (9) **Digitization and Paperless Banking:** Encourage the use of digital banking services and lessen the usage of paper in customer interactions and internal bank operations.
- (10) **Public Awareness Campaigns:** Educate the public about the value of green banking and its potential benefits to society and the environment by holding educational events.
- (11) **Sustainable Supply Chain Finance:** Encourage suppliers and vendors to embrace eco-friendly practices by extending the concepts of green banking to supply chain financing.
- (12) **Monitoring and Evaluation:** Create a system to continuously monitor and review banks' green banking initiatives. Conduct audits and evaluations on a regular basis to make sure that green banking policies are being followed.
- (13) **Reward and Recognition:** Provide incentives to institutions who implement excellent green banking practices, therefore inspiring others to do the same.
- (14) **Research and Innovation:** Invest in this area to encourage the creation of innovative financial products and solutions that support sustainability. This includes research and innovation in green finance and technology.
- (15) **Sustainable Banking Index:** Create a sustainable banking index that rates banks according to their performance and green banking activities. This may spur banks to increase their output.
- (16) **Customer Engagement:** Encourage clients to use green banking by offering discounts, prizes, and incentives to those who use eco-friendly banking procedures.
- (17) **Fintech Integration:** Work together with fintech businesses to develop cutting-edge green banking solutions and facilitate clients' access to green financial goods.

7. Conclusion

The banking industry primarily handles consumer financial transactions including cash, credit, and other instruments. Preserving the environment is the primary objective of ethical banking, also known as green banking. By offering financial services that protect the environment in creative ways, it successfully encourages social responsibility and fits in with the evolving field of modern banking. Including green banking techniques in financial operations encourages eco-friendly methods to lessen carbon emissions. When younger people and older people are compared, the younger generation is adjusting to online banking more swiftly.

Adopting green banking practices is crucial for raising consumer awareness and teaching them about sustainable financial options. Customers must be made aware of this through appropriate training and educational initiatives. Taking on a green lifestyle entails forming particular routines and behaviours that lessen your adverse influence on the environment. This means using utilities differently, shopping locally rather than online, and deliberately lowering our carbon impact as a whole. It may also be utilized for online savings accounts, and the hippest way to contribute to green banking and support the government is through mobile banking. Companies with larger carbon footprints will be viewed as more dangerous.

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